

Surah 30. Ar-Rum

Asad: And [remember:] whatever you may give out in usury so that it might increase through [other] people's possessions will bring [you] no increase in the sight of God³⁵ -whereas all that you give out in charity, seeking God's countenance, [will be blessed by Him:³⁶] for it is they, they [who thus seek His countenance] that shall have their recompense multiplied!

Malik: That usury which you give to increase the wealth of people, does not increase with Allah: but the Zakah that you give to seek the pleasure of Allah, shall be repaid to you many times over.

Pickthall: That which ye give in usury in order that it may increase on (other) people's property hath no increase with Allah; but that which ye give in charity, seeking Allah's countenance, hath increase manifold.

Yusuf Ali: That which ye lay out for increase through the property of (other) people will have no increase with Allah: but that which ye lay out for charity seeking the Countenance of Allah (will increase): it is these who will get a recompense multiplied. ^{3552 3553}

Transliteration: Wama ataytum min riban liyarbuwa fee amwali alnnasi fala yarboo AAinda Allahi wama ataytum min zakatin tureedoona wajha Allahi faolaika humu almuAAaifoonaa

Khatab:

Whatever loans you give, ?only? seeking interest at the expense of people's wealth¹ will not increase with Allah. But whatever charity you give, ?only? seeking the pleasure of Allah—it is they whose reward will be multiplied.

Author Comments

35 - This is the earliest mention of the term and concept of riba in the chronology of Qur'anic revelation. In its general, linguistic sense, this term denotes an "addition" to or an "increase" of a thing over and above its original size or amount; in the terminology of the Qur'an, it signifies any unlawful addition, by way of interest, to a sum of money or goods lent by one person or body of persons to another. Considering the problem in terms of the economic conditions prevailing at or before their time, most of the early Muslim jurists identified this "unlawful addition" with profits obtained through any kind of interest-bearing loans irrespective of the rate of interest and the economic motivation involved. With all this - as is evidenced by the voluminous juridical literature on this subject - Islamic scholars have not yet been able to reach an absolute agreement on the definition of riba: a definition, that is, which would cover all conceivable legal situations and positively respond to all the exigencies of a variable economic environment. In the words of Ibn Kathir (in his commentary on [2:275](#)), "the subject of riba is one of the most difficult subjects for many of the scholars (ahl al-'ilm)". It should be borne in mind that the passage condemning and prohibiting riba in legal terms ({2:275-281}) was the last revelation received by the Prophet, who died a few days later (cf. note [268] on [2:281](#); hence, the Companions had no opportunity to ask him about the shar'i implications of the relevant injunction - so much so that even 'Umar ibn al-Khattab is reliably reported to have said: " The last [of the Qur'an] that was revealed was the passage [lit., "the verse"] on riba; and, behold, the Apostle of God passed away without [lit., "before"] having explained its meaning to us" (Ibn Hanbal, on the authority of Sa'id ibn al-Musayyab). Nevertheless, the severity with which the Qur'an condemns riba and those who

practice it furnishes - especially when viewed against the background of mankind's economic experiences during the intervening centuries - a sufficiently clear indication of its nature and its social as well as moral implications. Roughly speaking, the opprobrium of *riba* (in the sense in which this term is used in the Qur'an and in many sayings of the Prophet) attaches to profits obtained through interest-bearing loans involving an exploitation of the economically weak by the strong and resourceful: an exploitation characterized by the fact that the lender, while retaining full ownership of the capital loaned and having no legal concern with the purpose for which it is to be used or with the manner of its use, remains contractually assured of gain irrespective of any losses which the borrower may suffer in consequence of this transaction. With this definition in mind, we realize that the question as to what kinds of financial transactions fall within the category of *riba* is, in the last resort, a moral one, closely connected with the socio-economic motivation underlying the mutual relationship of borrower and lender; and, stated in purely economic terms, it is a question as to how profits and risks may be equitably shared by both partners to a loan transaction. It is, of course, impossible to answer this double question in a rigid, once-for-all manner: our answers must necessarily vary in accordance with the changes to which man's social and technological development - and, thus, his economic environment - is subject. Hence, while the Qur'anic condemnation of the concept and practice of *riba* is unequivocal and final, every successive Muslim generation is faced with the challenge of giving new dimensions and a fresh economic meaning to this term which, for want of a better word, may be rendered as "usury". - In the present instance (which, as I have mentioned, is the earliest in the history of the Qur'an), no clear-cut prohibition is as yet laid down; but the prohibition appearing in [2:275](#) ff. is already foreshadowed by the reference to the immoral hope of increasing one's own substance "through [other] people's

36 - Cf. [2:276](#).

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Another meaning is the gift given to someone with the intention of getting a more expensive gift in return—a common ancient practice.

3552 - *Riba* (literally 'usury' or 'interest') is prohibited, for the principle is that any profit which we should seek should be through our own exertions and at our own expense, not through exploiting other people or at their expense, however we may wrap up the process in the spacious phraseology of high finance or City jargon. But we are asked to go beyond this negative precept of avoiding what is wrong. We should show our active love for our neighbor by spending of our own substance or resources or the utilization of our own talents and opportunities in the service of those who need them. Then our reward or recompense will not be merely what we deserve. It will be multiplied to many times more than our strict account. According to Commentators this verse specially applies to those who give to others, whether gifts or services, in order to receive from them greater benefits in return. Such seemingly good acts are void of any merit and deserve no reward from Allah, since He knows the real intention behind such ostensibly good deeds.

3553 - Seeking the "Face" or "Countenance" of Allah, i.e., out of our pure love for the true vision of Allah's own Self. See also n. 3550 above.

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